

Information to identify the case:

Debtor 1	Deborah A. Kaiser	Social Security number or ITIN	xxx-xx-3588
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-22888-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Deborah A. Kaiser

10/12/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Deborah A. Kaiser
 Debtor

Case No. 18-22888-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.

db +Deborah A. Kaiser, 243 West Linden Avenue, Lindenwold, NJ 08021-3238
 cr Citizens One Auto Finance, ROP 15B, Riverside, RI 02915
 517612801 +Alltran Financial, LP, PO Box 4045, Concord, CA 94524-4045
 517612802 +Apothaker Scian P.C., PO Box 5496, Mount Laurel, NJ 08054-5496
 517612811 +Cawley & Bergmann, LLC, 117 Kinderkamack Road Suite 201, River Edge, NJ 07661-1916
 517612810 +Cawley & Bergmann, LLC, 117 Kinderkamack Road Suite 201, River Edge, NJ 07661-1916
 517612816 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035
 517612821 +GB Collections, 1253 Haddonfield Berlin Road, Voorhees, NJ 08043-4847
 517612822 +GS Services, PO Box 930824, Wixom, MI 48393-0824
 517612824 +MRS, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 517612826 +Schachter Portnoy, LLC, 3490 US Route 1, Princeton, NJ 08540-5920
 517612830 +United Collections Bureau, 5620 Southwyck Blvd., Suite 206, Northwood, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 13 2018 00:15:14 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 13 2018 00:15:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517612803 +EDI: ARSN.COM Oct 13 2018 03:33:00 ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
 517612814 EDI: CITICORP.COM Oct 13 2018 03:33:00 Citibank, 7920 NW 110th St, Kansas City, MO 64153
 517612805 +E-mail/Text: cms-bk@cms-collect.com Oct 13 2018 00:14:44 Capital Management Services, 698 1/2 Ogden Station, Buffalo, NY 14206-2317
 517612806 +EDI: CAPITALONE.COM Oct 13 2018 03:33:00 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 517612807 +E-mail/Text: bankruptcy@cavps.com Oct 13 2018 00:15:35 Cavalry Portfolio, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2322
 517612812 +EDI: CHASE.COM Oct 13 2018 03:33:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517612817 +EDI: WFNBN.COM Oct 13 2018 03:33:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 517612818 +EDI: WFNBN.COM Oct 13 2018 03:33:00 Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 517612819 +EDI: DISCOVER.COM Oct 13 2018 03:33:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 517612820 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 13 2018 00:14:43 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
 517612823 +EDI: CBSKOHL.COM Oct 13 2018 03:33:00 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 517612827 +EDI: SECONDRound.COM Oct 13 2018 03:33:00 Second Round, LP, Po Box 41955, Austin, TX 78704-0033
 517612828 +EDI: RMSC.COM Oct 13 2018 03:33:00 Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
 517612831 +EDI: VERIZONCOMB.COM Oct 13 2018 03:28:00 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517612804* +ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
 517612815* ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043
 (address filed with court: Citibank, 7920 NW 110th St, Kansas City, MO 64153)
 517612808* +Cavalry Portfolio, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2322
 517612809* +Cavalry Portfolio, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2322
 517612813* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517612825* +MRS, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 517612829* +Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Lee Martin Perlman on behalf of Debtor Deborah A. Kaiser ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4